

Debtor 1 BRYAN E. ZEBROSKIDebtor 2 MELISSA S. ZEBROSKI
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 15-21567GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: JPMORGAN CHASE BANK NA Court claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account 1 4 9 5

Property Address: 264 BURCH DR
MOON TWP PA 15108

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>6,742.83</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,742.83</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,742.83</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$911.14

The next postpetition payment is due on

6 / 1 / 2020
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 BRYAN E. ZEBROSKI
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 04/30/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **BRYAN E. ZEBROSKI**
Name

Case number (if known) **15-21567GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
06/27/2017	1044598	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	444.64
07/25/2017	1047913	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	123.97
08/25/2017	1051244	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.93
09/26/2017	1054568	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	138.93
10/25/2017	1057932	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	126.95
11/21/2017	1061208	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	126.95
12/21/2017	1064494	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	126.95
01/25/2018	1067927	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	842.16
02/23/2018	1071111	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	126.95
03/28/2018	1074301	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	126.95
04/24/2018	1077542	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	128.45
05/25/2018	1080796	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	128.45
06/22/2018	1083946	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	128.45
07/26/2018	1087153	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	840.25
08/28/2018	1090373	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	920.93
09/25/2018	1093511	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	115.76
10/29/2018	1096754	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	816.14
12/21/2018	1103007	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,341.02
				<u>6,742.83</u>

MORTGAGE REGULAR PAYMENT (Part 3)

09/28/2015	0960788	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	3,502.12
10/26/2015	0964741	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	871.29
11/24/2015	0968892	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	870.31
12/22/2015	0972902	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	869.57
01/26/2016	0976952	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,313.80
02/24/2016	0980890	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	881.64
03/28/2016	0984933	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	904.41
04/22/2016	0989139	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	949.02
05/24/2016	0993095	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	978.36
06/27/2016	1001860	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	999.13
07/26/2016	1005831	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,520.39
08/26/2016	1009825	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,027.53
09/27/2016	1013848	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,035.56
10/26/2016	1017724	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,037.30
11/21/2016	1021040	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,033.38
12/21/2016	1024340	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	920.36
01/27/2017	1027802	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,330.79
02/24/2017	1031220	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	887.90
03/28/2017	1034655	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	889.80
04/21/2017	1037951	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	892.19
05/25/2017	1041231	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	898.24
06/27/2017	1044598	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,055.32
07/25/2017	1047913	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
08/25/2017	1051244	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
09/26/2017	1054568	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
10/25/2017	1057932	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
11/21/2017	1061208	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
12/21/2017	1064494	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
01/25/2018	1067927	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
02/23/2018	1071111	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
03/28/2018	1074301	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
04/24/2018	1077542	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
05/25/2018	1080796	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
06/22/2018	1083946	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
07/26/2018	1087153	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
08/28/2018	1090373	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
09/25/2018	1093511	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
10/29/2018	1096754	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.45
11/27/2018	1099894	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	795.35
12/21/2018	1103007	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,127.87
01/25/2019	1106211	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	931.49
02/25/2019	1109462	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	931.49

Debtor 1 **BRYAN E. ZEBROSKI**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
03/25/2019	1112745	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,034.34
04/26/2019	1116046	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
05/24/2019	1119444	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
06/25/2019	1122840	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
07/29/2019	1126285	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
08/27/2019	1129752	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
09/24/2019	1133065	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
10/24/2019	1136389	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
11/25/2019	1139855	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	952.06
01/28/2020	1146702	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,781.36
02/25/2020	1150229	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	911.14
03/23/2020	1153710	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	911.14
04/27/2020	1157169	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	911.14
				<hr/> 56,363.41

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BRYAN E. ZEBROSKI
MELISSA S. ZEBROSKI
264 BURCH ROAD
MOON TOWNSHIP, PA 15108

ALAN R PATTERSON ESQ III
GROSS & PATTERSON LLC
707 GRANT ST - STE 2340
PITTSBURGH, PA 15219

JPMORGAN CHASE BANK NA
3415 VISION DR
MAIL CODE OH4-7142
COLUMBUS, OH 43219

CHASE RECORDS CENTER**
ATTN: CORRESPONDENCE MAIL
MAIL CODE LA4-5555
700 KANSAS LN
MONROE, LA 71203

KEVIN S FRANKEL ESQ
SHAPIRO & DENARDO LLC
3600 HORIZON DR STE 150
KING OF PRUSSIA, PA 19406

4/30/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee